

# BY THE NUMBERS

## Overview

Wildfires significantly threaten human life, property, and economic stability in the United States. Understanding the extent of these losses is crucial for developing strategies to protect our communities, economies, and environment.

In 2023, the United States experienced **56,580 wildfires**, burning **2,693,910 acres**<sup>1</sup>. These fires destroyed **4,318 structures**, including **3,060 homes**. The economic burden of wildfires in the U.S. is staggering, estimated to be between **\$87 billion to \$424 billion annually** (in 2022 dollars)<sup>2</sup>.

The frequency and severity of wildfires have escalated over recent decades<sup>3</sup>.

1980s: <b>\$108</b> million	1990s: <b>\$2.69</b> billion	2000s: <b>\$3.6</b> billion	2010s: <b>\$34</b> billion	2020s: <b>\$57.2</b> billion
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The dramatic increase in insured losses underscores the growing impact of wildfires on communities and the insurance industry. Even more importantly, wildfires take a profound human toll.

## Residential Homes at Risk

The vulnerability of residential structures to wildfires is particularly concerning. Residential properties constitute a significant portion of the U.S. building stock. According to an analysis by the Department of Housing and Urban Development (HUD) using U.S. Census Bureau data, 94% of existing buildings in the U.S. are residential structures. Of these, 90% are single-family homes. Alarming, nearly half of these homes—approximately 44 million—

are situated in areas susceptible to wildfire risks. This means more than one in three U.S. homes are located in a wildfire-risk area.

## Cost of Mitigation

Investing in wildfire-resistant construction and retrofitting can significantly reduce the risk of property loss. Headwaters Economics and the Insurance Institute for Business and Home Safety (IBHS) report that constructing a new wildfire-resistant home costs

about the same as building a non-wildfire-resistant one. For existing homes, retrofitting costs vary based on the desired level of protection<sup>4</sup>:

- ▶ Basic Protection Against Embers: **Approximately \$5,000**
- ▶ Enhanced Protection Against Embers and Direct Flames: **Approximately \$30,000**
- ▶ Comprehensive Protection: **\$30,000 to \$60,000**

## Conclusion

The devastating impact of wildfires on families, communities, and economies is steadily increasing. With 44 million homes at risk and the cost of wildfires reaching hundreds of billions of dollars annually, developing policies increasing prevention, mitigation, and resilient infrastructure is crucial. By understanding these statistics and supporting elected and appointed leaders can work towards minimizing the impact of wildfires on our communities and natural resources.

<sup>1</sup>Dryad: *Wildfires in the US: Alarming Statistics and Trends*

<sup>2</sup>U.S. Department of the Interior: *Increasing damages from wildfires warrant investment in wildland fire management.*

<sup>3</sup>Verisk Property Claim Services - 2025

<sup>4</sup>Headwaters Economics: *Building a Wildfire-Resistant Home: Codes and Costs*